National Agricultural Insurance
Scheme for Kharif-2011 season
Notification of circles /Talukas

Government of Maharashtra
Agriculture, Animal Husbandry, Dairy Development &
Fisheries Department
Government Resolution No NAIS-2011/ C.R. 56/11-A
Mantralaya Annexe, Mumbai 400 032
Date : 9th June, 2011

Read : 1) Government Resolution, Agriculture, Animal Husbandry, Dairy Development & Fisheries Department No. CIS-1299/ CR-89/ 11-A, dated 4th December, 1999

2) Government Resolution Agriculture, Animal Husbandry, Dairy Development & Fisheries Department No. NAIS-1205/ CR352/ 11-A, dated 24th February, 2006

3) Ministry of Agriculture, Department of Agriculture & Cooperation, Government of India, New Delhi, Letter No. 13011/04/ 2004 - credit II, Dated 10th March, 2011.

4) Agriculture Insurance Company of India, letter No. MRO/NAIS/KH-11/ NOTIFICATION/42/2011, Dated 1st June, 2011.

Resolution :

The National Agricultural Insurance Scheme is being implemented in the notified circles for notified crops in Maharashtra State as per guidelines of Government of India since Rabi 1999-2000 season in co-operation with Agriculture Insurance Company of India Ltd. It has been decided to implement the National Agricultural Insurance Scheme in the State for Kharif-2011 season on the following conditions :-

i) The total maximum sum insured will be 150% of average yield.

ii) The level of Indemnity limit, premium rate of normal coverage etc. for each crop for Kharif-2011 season will be as follows :-

(A) Premium rates and Sum insured for Kharif Crops as per eligible level of indemnity –

Crop	Level of Indemnity	Normal coverage per hectare (Upto Value of T.Y.)		Additional Coverage per hectare (beyond T.Y. and upto 150% of A.Y.)		Total (per hectare)
		Sum Insured (Rs.)	Normal Premium Rate (%)	Sum Insured upto (Rs.)	Premium rate (%)	Total sum insured (Rs.)
Paddy	60 %	14800	2.50	22200	5.45	37000
Kh. Jowar	60 %	6600	2.50	10000	5.30	16600

Crop	Level of Indemnity	Normal coverage per hectare (Upto Value of T.Y.)		Additional Coverage per hectare (beyond T.Y. and upto 150% of A.Y.)		Total (per hectare)
		Sum Insured (Rs.)	Normal Premium Rate (%)	Sum Insured upto (Rs.)	Premium rate (%)	Total sum insured (Rs.)
Bajara	60 %	4000	3.50	6100	9.10	10100
Ragi	80 %	7300	2.50	6400	8.00	13700
Kh. Maize	60 %	12200	2.50	18300	4.55	30500
Tur	60 %	13400	2.50	20000	8.05	33400
Mung	60 %	6700	2.50	10100	15.55	16800
Udid	60 %	6400	2.50	9700	16.25	16100
Nigerseed	60 %	3500	3.50	5200	5.60	8700
Groundnut	60 %	12200	3.50	18300	5.85	30500
Sesamum	60 %	4300	3.50	6400	6.35	10700
Soyabean	60 %	8500	3.50	12800	8.55	21300
Sunflower	60 %	7400	3.50	11200	6.70	18600
Cotton	80 %	16600	7.60	14600	7.60	31200
Kh. onion	60 %	71200	9.15	106800	9.15	178000

(B) Premium rates and Sum insured for Sugarcane Crop as per eligible level of indemnity -

Sugarcane plantation type	Level of Indemnity	Normal coverage per hectare (Upto Value of T.Y.)		Additional Coverage per hectare (beyond T.Y. and upto 150% of A.Y.)		Total (per hectare)
		Sum Insured (Rs.)	Normal Premium Rate (%)	Sum Insured upto (Rs.)	Premium rate (%)	Total sum insured (Rs.)
Adsali	80 %	107500	4.85	94000	4.85	201500
Pre-seasonal	80 %	93400	4.70	81800	4.70	175200
Suru	80 %	86500	5.70	75700	5.70	162200
Ratoon	80 %	74700	6.75	65400	6.75	140100

2. The Government of Maharashtra is pleased to direct that the National Agricultural Insurance Scheme should be implemented in Kharifi-2011 season for Paddy, Jowar, Bajara, Ragi, Maize, Tur, Mung, Udid, Groundnut, Sesamum, Soyabean, Sunflower, Nigerseed, Cotton, Onion and Sugarcane crop of 2011-12 plantation season.

3. The list of cropwise insurance unit i.e. circles or a group of circles and Talukas or group of talukas, as the case may be, is appended as notified areas. The "+}, } " sign denotes group of circles or group of talukas as the case may be as a insurance unit shown in the annexure appended to this Resolution on the above conditions.

3.1 The last date for receipt of the insurance proposals for Loanee farmers and Non-loanee farmers at bank branch level and Cut-off-date for receipt of declaration of Loanee farmers and Non-loanee farmers from nodal banks to A.I.C. of India Ltd. will be as follows:-

(A) Seasonality discipline for Kharif crops

Loanee Farmers and Non- Loanee Farmers		
Crops	**Cut-off date for submission of proposals by farmers to the Banks**	**Cut-off date for receipt of declaration by A.I.C. from Banks.**
Paddy, Kh.Jowar, Bajara, Ragi, Maize, Tur, Mung, Udid, Nigerseed, Groundnut, Sesamum, Soyabean, Sunflower, Cotton & Onion	One month from date of sowing, planting or 31st July, 2011 whichever is earlier.	Within one month from receipt of proposal or 31st August, 2011 whichever is earlier.

(B) Seasonality Discipline for Sugarcane crop to be Notified During 2011-12 season

Plantation Type	**Planting Period**	**Cut-off date for submission of proposals to Banks/ PACCS by Loanee & Non-loanee farmers**	**Cut-off date for receipt of declaration by A.I.C. from Banks**
Adsali	June, 2011 to August, 2011	Within one month from date of planting OR 30th September, 2011 whichever is earlier	Within one month from receipt of proposals OR 31st October, 2011 whichever is earlier
Pre-seasonal	September, 2011 to November, 2011	Within one month from date of planting OR 31st December, 2011 whichever is earlier	Within one month from receipt of proposals OR 31st January, 2012 whichever is earlier
Suru	December, 2011 to February, 2012	Within one month from date of planting OR 31st March, 2012 whichever is earlier	Within one month from receipt of proposals OR 30th April, 2012 whichever is earlier
Ratoon	November, 2011 to April, 2012	Within one month from date of harvesting OR 31st May, 2012 whichever is earlier	Within one month from receipt of proposals OR 30th June, 2012 whichever is earlier

3.2 The Insurance proposals submitted by nodal offices of financial institutions to A.I.C. and returned by A.I.C. to rectify the discrepancies noted along with instructions for resubmission should be monitored by A.I.C. Agriculture Insurance Company of India should keep vigilance so that all proposals returned for rectification should get resubmitted. If not,

the matter should be brought to the notice of the higher authorities of financial institutions and also State Govt. in order to give insurance coverage to those farmers who have paid the due insurance premium through financial institutions within the stipulated period.

4. The Commissioner of Agriculture, Maharashtra State, Pune should monitor and coordinate the effective implementation of the scheme. The Agriculture Insurance Company of India Ltd. should forward the report relating to progress made in respect of the receipt of insurance proposals to the Government and Commissionerete of Agriculture, Pune every fortnight.

5. The Commissioner of Agriculture, Maharashtra State, Pune should make arrangements to furnish the average yield based on the data of crop cutting experiment of the defined areas directly to the Agriculture Insurance Company of India Ltd. before 31st January, 2012 for the Kharif crops except Tur, Cotton & Onion for which the cut-off-date will be 31st March, 2012. Cut-off-date for submission of average yield data of Sugarcane crop based on crop cutting experiments by Commissionerete of Agriculture to A.I.C. will be 31st August, 2013.

6. It is also directed that 10 crop cutting experiments should be conducted at circle or group of circles level wherever it has been decided to consider circle or group of circles as a insurance unit and 16 crop cutting experiments at taluka or group of talukas level wherever it has been decided to consider taluka or group of talukas as a unit. Therefore, it is directed to calculate compensation under this scheme considering crop cutting experiments at circle or group of circles level and at taluka or group of talukas level as the case may be.

6.1 The claims shall be settled solely on the basis of yield data furnished by the Commissionerete of Agriculture arrived at through crop cutting experiments (CCEs) conducted by the State Government under **General Crop Estimation Survey and not on any other basis such as Paisewari, declaration of famine / drought / flood by any Government department / Agency.** The Agriculture Insurance Company of India Ltd. should take cognizance of it.

6.2 The field work of CCEs is entrusted to circle officer, Agriculture Assistant and Gramsevak of Revenue, Agriculture and Rural Development Department respectively. In order to ensure the fulfillment of requisite no. CCEs in the notified insurance unit, District Collector, Chief Executive Officer, Zilla Parishad & District Superintending Agriculture Officer should monitor and coordinate effective execution of CCEs in their jurisdiction through Tahsildar, Block Development Officer & Taluka Agriculture Officer respectively at Taluka level.

7. Government further direct that the small and marginal farmers who will be covered in the selected areas under the scheme should be held eligible for 10% subsidy (5% from Government of India and 5% from State Government) in respect of the premium to be paid.

7.1 Government of Maharashtra has announced vide G.R.dated 24.2.2006 a comprehensive relief package to prevent farmers suicide in Vidarbha Region for six districts namely Akola, Amravati, Buldhana, Washim, Yavatmal and Wardha. In above six districts, all notified crops including cotton under National Agricultural Insurance Scheme will be insured at eligible level of indemnity. Government of Maharashtra will pay subsidy in premium as per the following table.

Crop	Category of Farmer	Subsidy %
Cotton [Eligible level of indemnity (80%)]	Small & Marginal	75%
	Others	50%
Other Crops [Eligible level of indemnity]	Small & Marginal	50%

8. The expenditure on this account should be debited to the budget head **" D -3, 2401- Crop Husbandry - 110 Crop Insurance - 110 (ii) Schemes in the Five Year Plan - State Plan Schemes - (00) (02) Comprehensive Crop Insurance Schemes (2401 0922) - 33 Subsidies** ".

9. For the purpose of subsidy on premium to small and marginal farmers under the above mentioned National Agricultural Insurance Scheme, the definition of small and marginal farmers will be the same as mentioned in Government Resolution No.CIS 1299/CR.89/11A, dated 4th December, 1999.

10. In National Agricultural Insurance Scheme, Rahuri taluka in Ahmednagar district is selected for loss assessment of natural localised calamities namely flood, cyclone, landslide, hailstorm on individual basis for Kharif-2011 season.

11. In Kharif 2011 season **Modified National Agricultural Insurance Scheme (MNAIS)** being implemented on pilot basis in four notified talukas of four districts of Maharashtra, i.e. Rahuri Taluka, Dist. Ahmednagar, Mehkar Taluka, Dist. Buldhana, Akola Taluka, Dist. Akola & Washim Taluka, Dist. Washim for notified crop Soyabean in cooperation with Agriculture Insurance Company of India Ltd. According to the guidelines of MNAIS issued by Government of India, the Modified National Agricultural Insurance Scheme is compulsory for notified crops in notified areas. As such, Rahuri, Mehkar, Akola & Washim Talukas have been excluded from notification under National Agricultural Insurance Scheme (NAIS) for the Soyabean crop in Kharif 2011. The notification for Modified National Agricultural Insurance Scheme (MNAIS) is being issued separately.

12. The Government Resolution is made available on the Government of Maharashtra's website **www.maharashtra.gov.in** and it's unique code number is 201106101224477001.

By order and in the name of the Governor of Maharashtra,

Encl : Annexure (As above)

(B. D. Umate)
Under Secretary to Government of Maharashtra
Agriculture, Animal Husbandry, Dairy Development & Fisheries Department

To,

1) The Secretary to the Government of India, Ministry of Agriculture, Department of Agriculture and Cooperation, Krishi Bhavan, New Delhi (by letter)

2) Chief Secretary, Government of Maharashtra, Mantralaya, Mumbai 400 032
3) Principal Secretary, Revenue Department, Mantralaya, Mumbai 400 032
4) Principal Secretary, Finance Department, Mantralaya, Mumbai 400 032
5) Principal Secretary, Planning Department, Mantralaya, Mumbai 400 032
6) Principal Secretary, Agriculture & ADF Department, Mantralaya, Mumbai 400 032
7) Principal Secretary, Co-operation Department, Mantralaya, Mumbai 400 032
8) The Commissioner of Agriculture, Maharashtra State, Pune (5 copies)
9) The Commissioner of Cooperation and Registrar of Cooperative Societies, Maharashtra State, Pune
10) The Additional Registrar of Cooperative Societies, Maharashtra State, Pune
11) The Chief Statistician, Commissionerete of Agriculture, Maharashtra State, Pune. (5copies)
12) The Regional Manager, Agriculture Insurance Company of India Ltd., Bombay Stock Exchange Building,20th Floor, Dalal Street, Mumbai 400 001
13) The General Manager, Maharashtra State Cooperative Bank Ltd., 9 Nagindas Street, Mumbai 400 023
14) The Chief Officer, Central Finance Agency, Maharashtra State Cooperative Bank Ltd., 9 Nagindas Street, Mumbai 23.
15) The Chief Officer, Rural Planning and Credit Department, Reserve Bank of India, New Central Office, fort, Mumbai 400 001
16) The Manager, Reserve Bank of India, Regional Office, Dr. Annie Besant Road, Worli, Mumbai 18
17) The General Manager, NABARD, Poonam Chambers, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai 400 018
18) The Deputy General Manager, NABARD, 54 Wellesly Road, Shivajinagar, Pune- 5
19) The Dy. General Manager, SLBC, Bank of Maharashtra,1501, Shivajinagar, Pune- 5
20) The Accountant General, Maharashtra, I & II, (A & A) / (A & E), Mumbai / Nagpur
21) District Treasury Officer, Pune
22) All Managers, District Central Cooperative Banks
23) All District Collectors
24) All Chief Executive Officers, Zilla Parishad
25) All Divisional Joint Directors of Agriculture / All Divisional Statisticians, C/o. office of the Divisional Jt.Director of Agriculture
26) All District Superintending Agriculture Officers
27) The Credit Specialist, Planning Department, Mantralaya, Mumbai 400 032
28) The Director General of Information and publicity, Mantralaya, Mumbai (for publicity)
29) Select File, 11-A